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Your reference In reply please quote

Office of International Corporate Finance Stop 3-2 Securities and Exchange Commission 450 Fifth Street, N.W. Washington, D.C. 20549

USA

Tel. 01274 806106

28 February 2002

Dear Sir

US Home Filing Exemption (12g3-2(b)) – Re 82-5154

Please find enclosed documents/announcements released by Bradford & Bingley plc to the equity securities market in the UK.

Enclosed is a copy of this letter which I should be grateful if you could return in the self addressed envelope to confirm receipt.

Yours faithfully,

Phil Kershaw

Assistant Company Secretary

MAR 2 9 2002

THOMSON FINANCIAL

SCHEDULE 11

NOTIFICATION OF INTERESTS OF DIRECTORS AND CONNECTED PERSONS

1) Name of company

Bradford & Bingley plc

2) Name of Director

Kevin McGuinness

3) Please state whether notification indicates that it is in respect of holding of the shareholder named in 2 above or in respect of a nonbeneficial interest or in the case of an individual holder if it is a holding of that person's spouse or children under the age of 18 or in respect of a non-beneficial interest

Kevin McGuinness

Name of the registered holder(s) and, if more than one holder, the 4) number of shares held by each of them (if notified)

Kevin McGuinness

5) Please state whether notification relates to a person(s) connected with the Director named in 2 above and identify the connected person(s)

Kevin McGuinness

6) Please state the nature of the transaction. For PEP transactions please indicate whether general/single co PEP and if discretionary/non discretionary

Exercise of options from Long Term Incentive Plan and part sale of shares

7) Number of shares/amount of stock acquired

17,909

Percentage of issued class 8)

n/a

9) Number of shares/amount of stock disposed

7,177

10) Percentage of issued class

n/a

11) Class of security

Ordinary 25 pence share

12) Price per share

> Exercise price 249.35 pence Sale price 312 pence

13) Date of transaction

21 February 2002

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14) Date company informed 27 February 2002 Total holding following this notification 15) n/a Total percentage holding issued class following this notification 16) n/a 17) Date of grant n/a If a director has been granted options by the company please complete the following boxes Period during which or date on which exercisable 18) n/a 19) Total amount paid (if any) for grant of the option n/a 20) Description of shares or debentures involved: class, number n/a Exercise price (if fixed at time of grant) or indication that price is to be fixed at time of exercise N/a 22) Total number of shares or debentures over which options held following this notification n/a 23) Any additional information n/a Name of contact and telephone number for queries 24) Phil Kershaw 01274 806106 25) Name and signature of authorised company official responsible for making this notification Phil Kershaw 01274 806106 Date of Notification....28 February 2002

SCHEDULE 11

NOTIFICATION OF INTERESTS OF DIRECTORS AND CONNECTED PERSONS

Bradford & Bingley plc

2) Name of Director

Christopher John Rodrigues

3) Please state whether notification indicates that it is in respect of holding of the shareholder named in 2 above or in respect of a non-beneficial interest or in the case of an individual holder if it is a holding of that person's spouse or children under the age of 18 or in respect of a non-beneficial interest

Christopher John Rodrigues

4) Name of the registered holder(s) and, if more than one holder, the number of shares held by each of them (if notified)

ISA manager

Please state whether notification relates to a person(s) connected with the Director named in 2 above and identify the connected person(s)

Christopher John Rodrigues

6) Please state the nature of the transaction. For PEP transactions please indicate whether general/single co PEP and if discretionary/non discretionary

Maxi ISA

7) Number of shares/amount of stock acquired

2,176

8) Percentage of issued class

n/a

9) Number of shares/amount of stock disposed

Nil

10) Percentage of issued class

n/a

11) Class of security

Ordinary 25 pence share

12) Price per share

314.73 pence

13) Date of transaction

21 February 2002

27 February 2002 Total holding following this notification 15) n/a Total percentage holding issued class following this notification 16) n/a 17) Date of grant n/a If a director has been granted options by the company please complete the following boxes Period during which or date on which exercisable n/a Total amount paid (if any) for grant of the option 19) n/a 20) Description of shares or debentures involved: class, number n/a Exercise price (if fixed at time of grant) or indication that price is to 21) be fixed at time of exercise N/a Total number of shares or debentures over which options held 22) following this notification n/a 23) Any additional information n/a 24) Name of contact and telephone number for queries Phil Kershaw 01274 806106 25) Name and signature of authorised company official responsible for making this notification Phil Kershaw 01274 806106 Date of Notification....28 February 2002

Date company informed

14)

SCHEDULE 11

NOTIFICATION OF INTERESTS OF DIRECTORS AND CONNECTED PERSONS

- 1) Name of company
 - Bradford & Bingley plc
- 2) Name of Director
 - Christopher John Rodrigues
- 3) Please state whether notification indicates that it is in respect of holding of the shareholder named in 2 above or in respect of a non-beneficial interest or in the case of an individual holder if it is a holding of that person's spouse or children under the age of 18 or in respect of a non-beneficial interest
 - Spouse Priscilla Purcell Rodrigues
- 4) Name of the registered holder(s) and, if more than one holder, the number of shares held by each of them (if notified)
 - ISA manager
- Please state whether notification relates to a person(s) connected with the Director named in 2 above and identify the connected person(s)
 - Spouse Priscilla Purcell Rodrigues
- 6) Please state the nature of the transaction. For PEP transactions please indicate whether general/single co PEP and if discretionary/non discretionary
 - Maxi ISA
- 7) Number of shares/amount of stock acquired
 - 2,176
- 8) Percentage of issued class
 - n/a
- 9) Number of shares/amount of stock disposed
 - Nil
- 10) Percentage of issued class
 - n/a
- Class of security
 - Ordinary 25 pence share
- 12) Price per share
 - 314.73 pence
- 13) Date of transaction
 - 21 February 2002

Date company informed 27 February 2002 Total holding following this notification 15) n/a Total percentage holding issued class following this notification 16) n/a 17) Date of grant n/a If a director has been granted options by the company please complete the following boxes Period during which or date on which exercisable 18) n/a Total amount paid (if any) for grant of the option 19) n/a 20) Description of shares or debentures involved: class, number n/a Exercise price (if fixed at time of grant) or indication that price is to 21) be fixed at time of exercise N/A Total number of shares or debentures over which options held 22) following this notification n/a Any additional information 23) n/a Name of contact and telephone number for queries 24) Phil Kershaw 01274 806106 25) Name and signature of authorised company official responsible for making this notification Phil Kershaw 01274 806106 Date of Notification....28 February 2002